



Breakdown of Monetary Benefits under the various GI Bills

	<i>Post-9/11 GI Bill</i>	<i>Montgomery – GI Bill – Active Duty(MGIB)</i>	<i>Montgomery GI Bill - Reserves</i>	<i>REAP</i>
Codification	Chapter 33, 38 USC	Chapter 30, 38 USC	Chapter 1606, 10 USC	Chapter 1607, Title 10 USC
Effective date	New benefit becomes effective Aug 1, 2009 – payments not retroactive Eligibility may be established using active duty service performed on or after 9/11/01	Remains in effect	Remains in effect	Remains in effect
What determines benefit amount	The benefit level is determined based upon an individual's aggregate qualifying active duty service.	Amount is fixed regardless of education program – adjusted annually	Amount is fixed regardless of education program –	Amount is fixed regardless of education



	<p>Three part benefit</p> <ul style="list-style-type: none">• Tuition and fees at the school of the veteran's choice – limited to the in-state tuition for the highest priced undergraduate public Institution of Higher Learning (IHL).• Monthly housing allowance equal to the BAH payable for an E-5 with dependents located in the zip code of the educational institution where the individual is enrolled. For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.• Up to a \$1,000 annual stipend for	based on the average undergraduate tuition as determined by the National Center for Education Statistics	adjusted annually based on the average undergraduate tuition as determined by the National Center for Education Statistics	program – adjusted annually based on the average undergraduate tuition as determined by the National Center for Education Statistics
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	books and supplies			
	<i>Note: Active duty members receive 100% tuition and fees of whatever school they attend, but do not receive the housing allowance or books and supplies stipend.</i>			

Eligible Programs					
	Type of Training	Post-9/11 GI Bill	Montgomery GI Bill – Active Duty (MGIB)	Montgomery GI Bill - Reserves	REAP
	IHL in residence ¹	Yes	Yes	Yes	Yes
	IHL online only & Distance/Internet Training	Yes ²	Yes	Yes	Yes



	NCD ⁵	See note 5	Yes	Yes	Yes
	OJT & Apprenticeship Training	No	Yes	Yes	Yes
	Flight Training	No 3	Yes	Yes	Yes
	Correspondence	No 3	Yes	Yes	Yes
	Licensing & Certification	Yes 4	Yes	Yes	Yes
	National Testing Programs	No 3	Yes	Yes	Yes
	Entrepreneurship Training	No 3	Yes	Yes	Yes
	Accelerated Payment	No	Yes	Yes	Yes
	Co-op Training	No 3	Yes	Yes	Yes
	Work-Study Program	Yes 3	Yes	Yes	Yes
	Tuition Assistance Top Up	Yes	Yes	No	No



	Tutorial Assistance	Yes	Yes	Yes	No
<p><i>* Individuals electing the Post-9/11 GI Bill by relinquishing eligibility under the MGIB, MGIB-SR, or REAP can be paid benefits for these types of training. Entitlement is charged under Post-9/11, paid at the relinquished benefit rate.</i></p> <p>¹ Degree programs and certificate programs offered by an IHL are approved training under the Post-9/11 GI Bill. An IHL is defined as an Institution of Higher Learning - or a degree granting institution. Certificate and diploma programs offered by institutions that do not grant degrees are not covered.</p> <p>² If you are enrolled entirely in an online or distance learning program your payment is limited to the tuition & fees not to exceed the tuition & fees at the most expensive in-state Institution of Higher Learning (IHL). You will not receive the housing allowance.</p> <p>³ If your training is offered at an IHL you may be eligible for Post-9/11 GI Bill benefits.</p> <p>⁴ Limited to one test.</p> <p>⁵ Non College Degree (NCD) program. An NCD program offered at an IHL is approved. If offered at other than an IHL it is not approved.</p>					



	<i>Post-9/11 GI Bill</i>	<i>Montgomery GI Bill – Active Duty(MGIB)</i>	<i>Montgomery GI Bill - Reserves</i>	<i>REAP</i>
Education Benefit	Tuition and fees paid directly to school -- actual cost may vary by state and veteran's period of service	<p>Since August 1, 2008, the full-time monthly rate is \$1321.00 for individuals who served 3+ years of service.</p> <p>Since August 1, 2008, the full-time monthly rate is \$1073.00 for individuals who served less than 3 years of service.</p>	Since October 1, 2008, the full-time monthly rate is \$329.00	<p>Since August 1, 2008, the full-time monthly rate is</p> <p>\$1,056.80 for individuals with at least 2 years of consecutive active-duty service;</p> <p>\$792.60 for individuals with at</p>



				least 1 year but less than 2 years of consecutive active-duty service; \$528.40 for individuals with at least 90 days but less than 1 year of consecutive active-duty service
Housing Allowance	Monthly housing allowance equal to the BAH payable for an E-5 with dependents (located in the zip code of the educational institution	None, however benefit can be used for room and board at the veteran's discretion.	None, however benefit can be used for room and board at the veteran's discretion.	None, however benefit can be used for room and board at the veteran's discretion.



	<p>where the individual is enrolled).</p> <p>For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.</p> <p>Individuals who are pursuing training while on active duty, solely via distance learning, or are training at half time or less are <u>NOT</u> eligible to receive the monthly housing allowance.</p>			
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Book Stipend	Up to a \$1,000 per year for books and supplies. Individuals eligible at the 100% benefit level may receive \$41.67 for each credit hour certified up to 24 credit hours each academic year. The books and supplies stipend will be paid in a lump sum amount for each term, quarter, or semester certified.	None, however the benefit can be used for books and supplies at the veteran's discretion.	None, however the benefit can be used for books and supplies at the veteran's discretion.	None, however the benefit can be used for books and supplies at the veteran's discretion.
Eligibility	Members who served on active duty for at least 90 aggregate days after 9/10/01.	Members who first entered active duty on or after 7/1/85 and who had at least a two-year	Members who have a 6 year obligation to serve in the Selected Reserve signed after 6/30/85. If you are an officer, you	Generally, a member of a Reserve component who serves on active



	<p>Active duty exclusions include:</p> <ul style="list-style-type: none">• Service Academy graduate commitment• ROTC scholarship graduate commitment• Active duty served as a requirement for student loan repayment under chapter 109, 10 USC <p>* Members who serve at least 30 continuous days on active duty</p>	<p>enlistment.</p> <p>Generally, individuals commissioned as a result of completion of an ROTC program who received more than \$3,400 while under an ROTC scholarship each school year and Service Academy graduates are not eligible for chapter 30.</p>	<p>must have agreed to serve 6 years in addition to your original obligation. For some types of training, it is necessary to have a 6 year commitment that begins after 9/30/90</p> <p>Complete your initial active duty for training (IADT)</p>	<p>duty on or after 9/11/01 under title 10, U.S. Code, for at least 90 consecutive days under a contingency operation, is eligible for REAP.</p> <p>National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is:</p> <ul style="list-style-type: none">• Authorized under section
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	and were released due to a service-connected disability are also eligible.			502(f), title 32, U.S. Code, <ul style="list-style-type: none">• Authorized by the President or Secretary of Defense for a national emergency, and• Supported by federal funds.
Administration of payment	Tuition payment will be made directly to the school after proof of enrollment Housing stipend paid monthly to veteran Books and supplies	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment



	stipend paid to veteran proportionately in first month of each academic term			
"Kicker" or College Fund	Allows "kickers" up to \$950 per month for recruitment for critical skills – up to \$350 per month for retention Allows individuals with "kicker" earned under Chapter 30 and 1606 to continue to receive appropriate increase under Chapter 33	Allows "kickers" up to \$950 per month for recruitment for critical skills – up to \$350 per month for retention	Allows "kickers" up to \$350 per month.	Allows "kickers" up to \$350 per month.
Transferability	Members with at least 6 years of service who reenlist for at least 4	Members with at least 6 years of service who reenlists for at least 4	None	None



	<p>more years, can transfer up to 36 months of benefits to their dependents.</p> <ul style="list-style-type: none">• Sponsor may transfer entitlement only while serving as a member of the Armed Forces.• Sponsor may modify or revoke entitlement at any time. <p>Spouse may use transferred benefits immediately; child may use transferred</p>	<p>more years, can transfer up to 36 months of benefits to their dependents.</p> <p>Sponsor may transfer, modify, or revoke entitlement at any time.</p> <p>Spouse may use transferred benefits immediately; child may use transferred benefits after sponsor has completed 10 years of service</p>		
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	benefits after sponsor has completed 10 years of service			
Service member pay reduction	New enrollees pay nothing For those who transfer from Chapter 30 to Chapter 33, a proportional amount of the basic \$1200.00 contribution will be included with the last monthly housing allowance payment when Chapter 33 entitlement exhausts.	\$100 per month for first 12 months	None	None
Student Loan Repayment	Not addressed	Not addressed	Not addressed	Not addressed



Service requirement	From 90 days to 3+ years of <i>cumulative</i> active duty service after 9/10/01 * Members who served at least 30 continuous days on active duty and were released due to a service-connected disability are also eligible.	3+ years of <i>continuous</i> active duty for full benefit Reduced benefit for original active duty obligation of at least two, but less than three years of active 2 years <i>continuous</i> active duty + 4 years in Selected Reserve	Remain in good standing while serving in an active Selected Reserve unit	Your eligibility generally ends when you leave the Selected Reserves.
Benefit term	Up to 36 months	Up to 36 months	Up to 36 months	Up to 36 months
Public-Private Partnership	"Yellow Ribbon G.I. Education Enhancement Program" – IHL schools may enter into an agreement to fund	Not addressed	Not addressed	Not addressed



	<p>up to 50 percent of the established charges not covered under Chapter 33.</p> <p>VA will match each additional dollar funded by the school however, the combined amounts may not exceed the full cost of the schools established charges.</p> <p>This program is only available to individuals who served an aggregate of 36 months of active duty service or who were released for a service</p>			
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	connected disability.				
Time Limit to use benefits	15 years from last discharge or separation	10 years from last discharge or separation	<p>If your eligibility to this program began on or after 10/1/92, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.</p> <p>If your eligibility to this program began prior to 10/1/92, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.</p>	<p>Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service, and then returned to the Selected Reserve for the remainder of their service contract are now eligible for REAP benefits for 10 years upon separation. In addition, members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then entered the Selected Reserve to complete</p>	



				<p>their service contract are now eligible for REAP benefits for 10 years upon separation.</p> <p>Members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then returned to the IRR/ING are not eligible for the 10-year post service eligibility period.</p> <p>Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service, returned to the Selected Reserve, and later</p>
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				transferred to the IRR/ING are not eligible for the 10-year post service eligibility period.
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For active-duty personnel, the following table applies:

Active Duty Completed after September 10, 2001	Percentage of Maximum Amount Payable
At least 36 months	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
30 months to 36 months	90%
24 months to 30 months	80%
18 months to 24 months	70%
12 months to 18 months	60%
6 months to 12 months	50%
90 days to 6 months	40%

For reservists, the following table applies:



Post-9/11 Service	Percentage of Maximum Amount Payable
At least 36 cumulative months	100%
At least 30 continuous days on active duty and discharged due to service-connected disability	100%
At least 30 cumulative months	90%
At least 24 cumulative months	80%
At least 18 cumulative months	70%
At least 12 cumulative months	60%
At least 6 cumulative months	50%
90 aggregate days	40%